

COMMUNITY BANK

Partnership Banking®

cBank onLine BUSINESS SYSTEM MIGRATION GUIDE



cBank.com

OUR COMMITMENT TO TECHNOLOGY AND INNOVATION NOW MATCHES OUR SERVICE AND STABILITY

ONLINE



VOICE



MOBILE



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Overview

On November 17, 2009, Community Bank will enhance Commercial and Consumer online banking services. cBank onLine is a new online banking solution that offers the latest innovative features and security.

This migration guide will assist you to complete a few important steps required to make your transition to the new system quick and easy. You will also find a complete Commercial cBank onLine Reference Manual on our website. Once you have logged into cBank onLine you can access help by clicking "Help" or the "?" mark which will take you to additional information about the screen and functions you happen to be viewing.

Commercial options now include:

- Quick and easy review of account balances and history on checking accounts, money market, savings, CDs, loans and lines of credit
- Establish user permission levels, from full to limited access at the account level
- Self - Managed password changes
- Real Time balance information
- Mobile Banking and Authorizations
- Download account history information to Quicken, QuickBooks, and other financial software
- Exchange secure messages with the Bank support personnel
- Set-up the method and timing of personal reminders and alerts – you choose the most convenient delivery time
- Transfer money between any two online-enabled accounts
- Pay bills through an industry leading bill payment service
- Receive E-Bills from your billers/creditors
- Single/Batch ACH payments and receipts
- Payroll ACH payments
- ACH Collections
- Wire transfers, both domestic and international
- Federal and State tax payments (various States)
- Easy access to Remote Deposit Capture and Positive Pay
- Re-order checks
- Enhanced Security

The initial steps identified below will need to be taken by your company's online banking Administrator who will perform a few administrative tasks to implement our new online banking system. We recommend that the Administrator take a moment to review this guide before beginning the process. Please pay particular attention to the "Essential Functions" on the following page that we suggest you perform prior to migration on November 17th.

We value your business and sincerely appreciate your understanding as you learn how to navigate and make commercial payments utilizing this new system. Your feedback is important to us. As always, if you have any questions feel free to contact us.

Essential Functions to Complete Before November 17th

To ensure a smooth transition we recommend completing these essential functions before November 17th.

1. Update Your Contact Information

If you or any of the users with your firm have not already done so, we encourage you to contact us to validate that the e-mail, cellular phone number and telephone number we have on file is up-to-date. The e-mail or the phone number displayed must be current in order to access the system.

If the information displayed is out-dated, please contact our cBank onLine Upgrade Hotline 877 922-2653, Monday – Friday 7:00 A.M. to 7:00 P.M. This number will be available beginning November 1, 2009 through December 15, 2009.

2. Print the following on the current system this will assist you in re-establishing settings on or after November 17th.

- Current user rights/roles
- Recurring transfers
- Wire templates and pre-scheduled wires
- Bill Payments and scheduling information
- ACH Payment templates, recipients and batch information

Important: Bill Payment Information

Bill Payments, scheduled through the current system, with a processing date through November 17, 2009, will be processed.

Bill Payments, which are scheduled through the current system that have a processing date of November 18th and forward will not be processed.

You must re-establish bill payments scheduled for processing from November 18th and forward. Please re-establish bill payments through the new system starting on November 17th for any future dated recurring payments.

Step One - Company Administrator Login Instructions

On or after November 17, 2009, as the Company Administrator for your firm, you will need to log into **www.cbank.com** using your existing Login ID and check "☒ I am First Time User."

Step Two – Secure Access Code

You will be prompted to select your "Secure Access Delivery" preference;" choosing from either the e-mail address, cellular phone *or* land line phone number which you will find pre-populated for you. For your protection, this one-time Secure Access Code is received within seconds and will only be valid for 15 minutes once generated. By sending the "Secure Access Code" to a delivery point provided by you, we validate your access.

Note: The e-mail or the phone number displayed must be the Administrator's current contact information in order to proceed. If the information displayed is out-dated, please contact our cBank onLine Upgrade Hotline 877 922-2653, Monday – Friday 7:00 A.M. to 7:00 P.M. This number will be available beginning November 1, 2009 through December 15, 2009.

Select a "Delivery Method," within seconds the "Security Access Code" will be delivered via the method you selected. Enter the "Secure Access Code" and click, continue.

As part of your first time log in, you will be prompted to read, scroll down and accept the new "cBank onLine" Banking Disclosure. Click "I Accept" to continue.

Step Three – Updating your Personal Profile.

You are well on your way. Once you have completed the log in process, you will be prompted to update your personal profile. This allows you the convenience of updating your contact information and ensures we have your most current information. All items marked with an asterisk are required and may be pre-populated, make changes as necessary.

Profile | Browser Preferences

Online Profile

Title: Mr. | SSN *: 111-22-3333

First Name *: John

Middle Name: Q.

Last Name *: Owner

Suffix:

E-Mail *: johnQ@anymail.com

Online Profile Address & Phone Numbers

Street 1 *: 125 Main St

Street 2:

City *: Pasadena

State *: California

Postal Code *: 92111-

Home Phone *: (626) 111-1111 Ext.

Work Phone *: (626) 111-1111 Ext.

Submit Changes | Help

Once you have completed your entries, you must click “Submit Changes” to continue.

Step Four – Administrator – Re-Establish your Password

Due to enhanced security within the online system, it will be necessary to re-establish your password. Referring to the new password criteria below, create your new password and enter it into the “New Password” box. Repeat the new password in the “Confirmation” box click “Submit” to continue.

Login | Select Delivery | Enter Access Code | **Create Password**

Change Your Password

You can change your online banking password using the fields twice for confirmation.

Change Password

Change your password using the fields below.

New Password *:

Confirm Password *:

Submit

Password Requirements

Your password must meet these requirements:

- Must be at least 8 characters
- Cannot be more than 15 characters
- Must contain at least one number
- Must contain at least one uppercase character
- Must contain at least one lowercase character

Step Five – Administrator

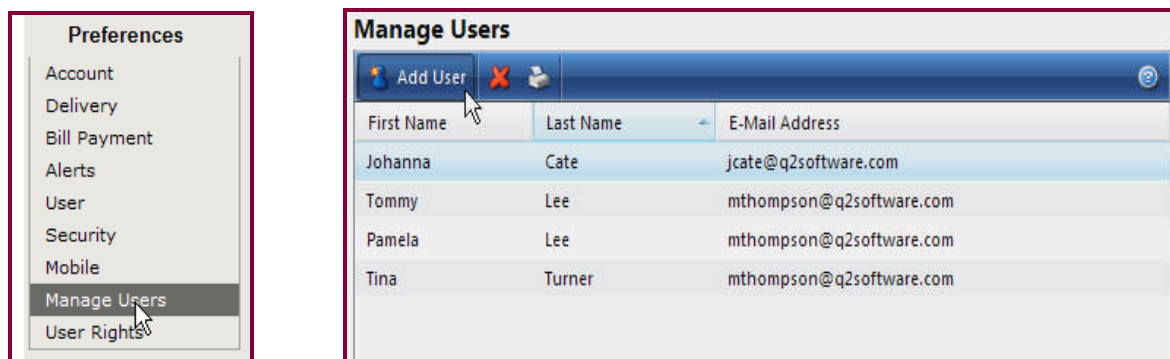
Community Bank has migrated other current Company user's information; however, it will be necessary for you as the Administrator, to re-establish their user rights/roles. Because your Users will complete a similar login sequence, now is a good time to validate their information. This is also a good opportunity for you to enhance user security and make any modifications you deem appropriate for your Users to meet your business needs.

Users will not have access rights until this Step is completed.

Please note, if the user will be making bill payments on the company's behalf, they must enter the company's Taxpayer Identification Number on their profile.

Managing Users

Under the **Preferences** menu, choose **Manage Users**. From the tool bar, you will be able to choose to add or remove users, and to print the list of users. Once the users are set up, they will login following the steps above.



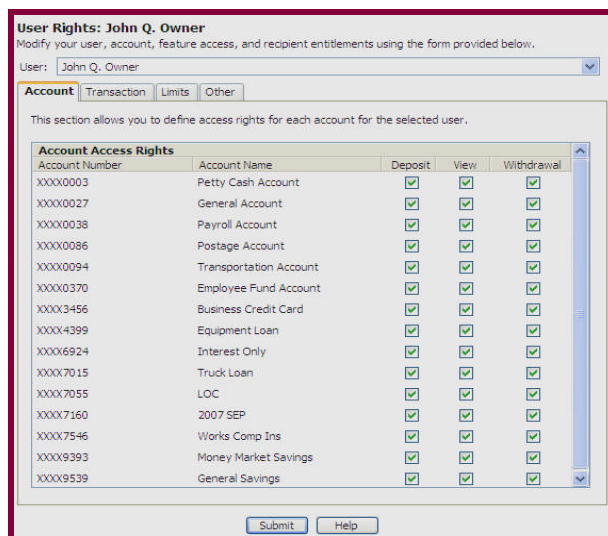
User Rights - You can manage the rights of that user by choosing User Rights under the Preferences menu. User Rights is divided into four different categories/tabs for more detailed capabilities.

Account Tab - The "Account" tab allows you to set account access levels for each account available to the specified user. From here, you can set up a user to View, Deposit, and/or Withdraw from your linked accounts.

View - The user will be able to view balance and history information for the specified account. If a user is denied 'View' rights on an account, they will not have access to that account in the online banking system. The 'View' right can also be used to hide certain accounts that you don't need or want to view.

Deposit - The user will be able to make deposits to this account via Funds Transfer, Payroll, or Wire Transfers.

Withdrawal - The user will be able to make withdrawals from this account via Funds Transfer, Payroll, ACH, Wire Transfers, etc.



Transaction Limits – The “Transaction” tab allows you to assign values the user is limited to when creating a transaction of the specified type. For example, if the “Per Transaction Limit” is set to “\$1000.00” for Funds Transfers, the user will not be permitted to initiate a transfer in excess of \$1000.00. In the event that the user attempts a transfer that exceeds this limit, an error message will appear indicating that they have exceeded the ‘Per Transaction Limit’ and the transfer will not be accepted. There are certain types of transactions that do not require certain limits to be set. For example, there is no need to set a dollar limit for Stop Payments and Check Reorders.

Limits supported, depending on the type of transaction, include:

- **Per Transaction Limit (\$)** – the maximum dollar amount a user can approve per transaction.
- **Per Day Limit (\$)** – the maximum dollar amount a user can approve per day.
- **Per Month Limit (\$)** – the maximum dollar amount a user can approve per month.
- **Per Account Per Day Limit (\$)** – the maximum dollar amount a user can approve per day per account, for accounts to which they are entitled.
- **Per Day (count)** – the maximum number of transaction approvals allowed per day.
- **Per Month (count)** – the maximum number of transaction approvals allowed per month.
- **Per Account Per Day (count)** – the maximum number of transaction approvals allowed per day per account, for accounts to which they are entitled.

These limits are verified at approval time, and can be set independently for each type of transaction (i.e. funds transfer, Payroll, etc). We may also impose customer-level limits and aggregate ACH credit and debit limits per the terms of your agreement.

User Rights: John Q. Owner
Modify your user, account, feature access, and recipient entitlements using the form provided below.

User: John Q. Owner

Account Transaction Limits Other

This section allows you to define rights for each type of transaction for the selected user.

Transaction Type	Draft	Approve	Cancel	View Online Activity
ACH Collections	☒	☒	☒	User
ACH Payments	☒	☒	☒	User
ACH Single Payment	☒	☒	☒	User
ACH Single Receipt	☒	☒	☒	User
Bill Payment	☒	N/A	N/A	N/A
Change of Address	☒	☒	☒	User
Check Reorder	☒	N/A	N/A	N/A
EFTPS	☒	☒	☒	User
External Transfer	☒	☒	☒	User
Funds Transfer	☒	☒	☒	User
Funds Verification Request	☒	☒	☒	None
International Wire	☒	☒	☒	User
Payroll	☒	☒	☒	User
Stop Payments	☒	☒	☒	User

The Other tab allows you to grant a user “Rights” and security to “Manage Rights” for users, which hold an administrative role within your company, Access All Templates, and Manage Recipients, which is bookkeeping related. Once all tabs are complete, click Submit at the bottom of the screen.

User Rights: John Q. Owner
Modify your user, account, feature access, and recipient entitlements using the form provided below.

User: John Q. Owner

Account Transaction Limits Other

This section allows you to define rights associated with the selected user.

- ☒ The user has rights to manage rights for all other users
- ☒ The user has rights to access all templates
- ☒ The user has rights to manage recipients

For a user to be able to Draft a transaction, but not approve, they must be given the right to withdraw from the account(s). If this is not checked off, they will not be able to view any accounts to draft a payments. The limitation to insure the user is not initiating a transaction without dual approval will fall under the Draft, Approve, or Cancel rights in the second portion of this page.

Managing Users-User Login

Users brought forward through the upgrade migration will follow steps One through Five and log in using their existing Login ID, bypass entry of their password and clicking the 1st Time User box. The User will accept or decline the terms of the online banking agreement and create their profile. If the user will be making bill payments on the company's behalf, they must enter the company's Taxpayer Identification Number on their profile.

Just as with the Administrator, each User will receive a "Secure Access Code" via e-mail or phone based upon their chosen method. This will bring your user to the **Account Overview** "dashboard" that all users will view upon logging in.

Contact Information - The e-mail or the phone number displayed must be the User's current contact information in order to proceed. If the information displayed is out-dated, you as the Administrator can immediately update the User's information through the Preferences/Manage Users screen so that they may complete the initial login sequence.

Administrative Users – Company users that you set up as administrators will only be able to access and view those transactions, accounts, templates and recipients, which you granted security rights for while setting them up under Preferences and User Rights. To change these at any time, you may do so by changing the rights granted under this menu item.

Adding a User

As the Administrator, you may decide to add an entirely new User for your firm. In this case, the User will enter the User ID you assign to them along with the initial password you create and click the login box. Please follow these steps to add a new user:

1. From the Manage User page, select 'Add a new user' and click 'Submit'.
2. On the Add User page, complete the User Information.
3. Establish a 'Login ID' and 'Password' for the user and confirm the password.
4. Click 'OK to add the user account.

IMPORTANT: Once the user account is established, you must go to [Preferences>User Rights](#) to set account rights, transaction rights and limits for the user (follow the steps above). The user will not have any account access or rights without this step.

User Profile

Add User

Enter user and login information below to add a user.

User Information
Enter the information for this user using the fields below.

First Name *

Last Name *

E-Mail *

Home Phone *

Login Information
Enter the login information for this user using the fields below.

Login *

Password *

Confirm Password *

Login Requirements
The login must meet these requirements:

- Must be at least 1 characters
- Cannot be more than 50 characters
- May contain any of these 'special' characters: ~!@#\$%^&*()_+-=|{}:;?<> \,./\'

Password Requirements
The password must meet these requirements:

- Must be at least 3 characters
- Cannot be more than 15 characters
- Cannot be the same as the last 10 passwords

OK Cancel Help

Step Six – Account Overview & Transfer Templates

ACCOUNT OVERVIEW - Once you have completed the steps above, you or your user will be presented with the “Account Overview” screen, your “dashboard” to all functions. This “dashboard” page displays a summary of accounts associated with your online profile after you log in.

You can initiate “Quick Action” transactions; view which accounts have Pending Transactions; and also view and access Secure Messages. Accounts are categorized by account type (checking, savings, loan, time deposit, etc.) cBank functions are listed to the left of the screen and secure messages received are noted at the top of the screen. Please take a moment to familiarize yourself with the new screens and functionality.

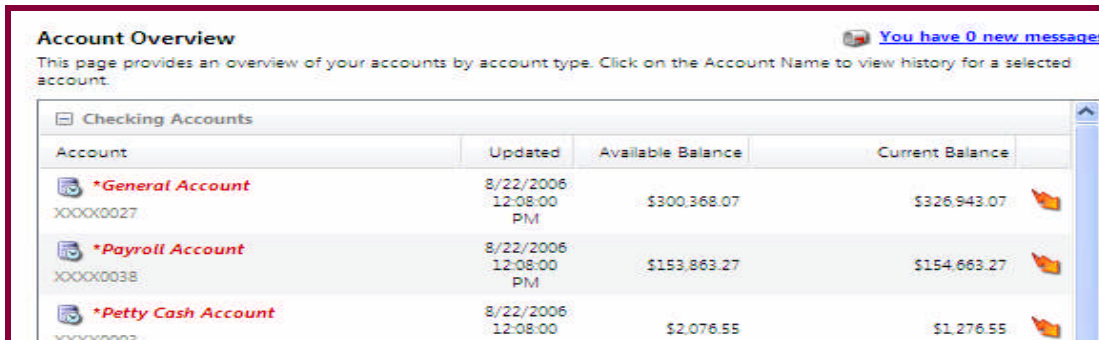
The “Lightening Bolt” provides quick access to action menus.



Click on “?” or “Help” for assistance.



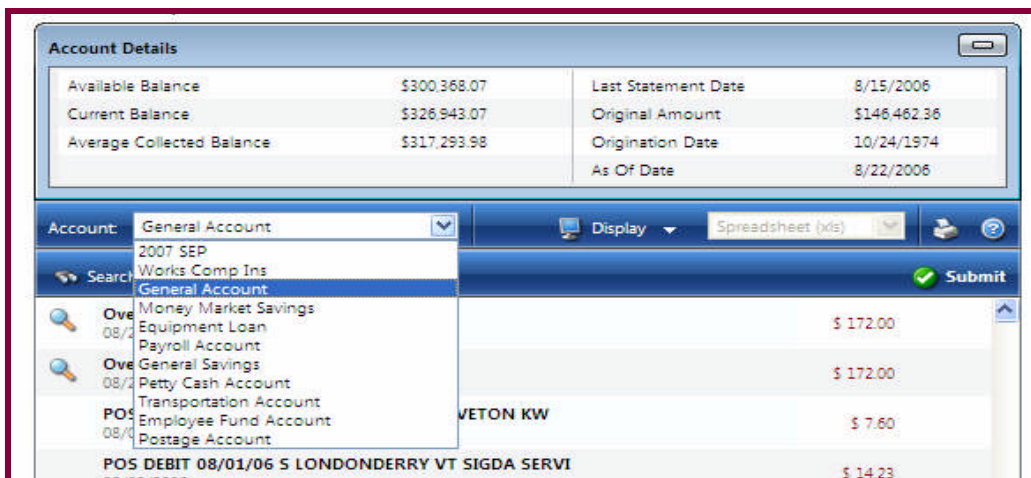
Double Click on a specific account from this screen to view account details.



This page provides an overview of your accounts by account type. Click on the Account Name to view history for a selected account.			
Checking Accounts			
Account	Updated	Available Balance	Current Balance
*General Account XXXX0027	8/22/2006 12:08:00 PM	\$300,368.07	\$326,943.07
*Payroll Account XXXX0038	8/22/2006 12:08:00 PM	\$153,863.27	\$154,663.27
*Petty Cash Account XXXX0003	8/22/2006 12:08:00	\$2,076.55	\$1,276.55

The Account History screen provides full account details and a variety of ways to search and sort activity (pending transactions detail the current day’s activity). The magnifying glass has an associated image (such as a check image). To view another account, click the down arrow next to “Account” and double click on the account you want to view next.

NOTE: The Default View is 50 items unless changed under Preferences/Accounts.



Available Balance	\$300,368.07	Last Statement Date	8/15/2006
Current Balance	\$326,943.07	Original Amount	\$146,462.36
Average Collected Balance	\$317,293.98	Origination Date	10/24/1974
		As Of Date	8/22/2006

Account:	General Account	Display	Spreadsheet (xls)	Submit
Search	2007 SEP			
	Works Comp Ins			
	General Account			
	Money Market Savings			
	Equipment Loan			
	Payroll Account			
	General Savings			
	Petty Cash Account			
	Transportation Account			
	Employee Fund Account			
	Postage Account			
	POS DEBIT 08/01/06 S LONDONDERRY VT SIGDA SERVI			

TRANSFER TEMPLATES - Transfer templates will migrate; however, certain information on recurring transfers will not be converted. It will be necessary for you to re-establish the amount, frequency, start on and end on dates for recurring transfers. Additionally, you will need to verify the recipient titles. The transfer description or addenda may migrate as part of the recipient; you will need to update or transfer this information to the "Memo addendum." Transfer addenda's will not migrate.

- Select "Funds Transfer," from "Account Overview" menu

Accounts

Overview

History

Online Activity

Statements

Credit Card Center

Transactions

Funds Transfer

Bill Payment

Account Overview

This page provides an overview of your accounts by account type. Click on the account name to view history for a selected account.

Account	Updated	Available Balance	Current Balance
*Regular Non-Profit HS xxxx-0043	5/28/2009 4:22 PM	\$177.21	\$473.78
*Super NOW Public HS xxxx-0167	5/28/2009 4:22 PM	\$22,671.35	\$25,377.89

- Select the accounts to transfer "From" and "To."
- Enter the Transfer Date, the Amount and an optional Description.
- For recurring transfers enter the frequency.
- Click Continue.

Transfer Funds

Initiate a one-time or recurring funds transfer between two of your accounts.

Enter Transfer Information

Enter your transfer values using the fields below.

From Account *

To Account *

Transfer Date *

Amount *

Description

Principal/Interest Split

Enter your custom loan values using the fields below.

Principal

Interest

Enter Payment Frequency

*Note: Fields marked with a * are required fields that must be provided and at least one account must be selected.*

- To re-establish a recurring transfer, enter the frequency details, Start On and End On Dates.
- Click Continue to confirm the details of the transfer.

Enter Payment Frequency

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

☐ One-Time ☒ Recurring

Frequency

☒ Initiate the payment every week

Recur By ☐ Initiate the payment every week(s)

☐ Sunday ☐ Monday ☐ Tuesday

☐ Wednesday ☒ Thursday ☐ Friday

☐ Saturday

Start Date

☒ No end date

☐ End after payment(s)

☐ End on

Re-Establishing Account Nicknames –

Account nicknames will need to be re-established. You should print a listing of your accounts on the current system to assist you with this process.

The Preferences/Account menu allows you to choose a personal name or nickname for your accounts. The nickname is displayed consistently throughout the online banking system. This menu also allows you to define the number of history items or history days to display on each account.

Accounts
Overview
History
Online Activity
Statements

Transactions
Funds Transfer
Bill Payment
Recurring

Services
Messages
Address Change
Stop Payment
Check Reorder
services_configurable_1

Preferences
Account
Alerts
Security
User
Bill Payment
Mobile
Delivery

Sign Off
Sign Off

Account Preferences
This page contains your account-related preferences for online banking. Note some changes will not be reflected until you have logged out and logged back into Online Banking

Display Preferences
Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page. The Order field will be used to determine the order in which the accounts appear on the page, subject to the grouping of accounts by the type of account.

Order	Account	Description	Display Name	#	Type
0	XXXXXX9908	Checking		50	Items

Submit Changes Help

To change a Display Name:

- Click the “Preferences Tab.”
- Choose an account to modify.
- Key in the “Display Name (nickname)”, tip - including the last four digits of the account number in the nickname is helpful for future reference.
- Key in the # (the number of history items or number of days to display).
- Choose Items or Days from the drop-down box Click Submit Changes Click the Transactions tab.
- A window appears: “Are you sure you want to submit these account preference changes?” Click OK.

After submitting, the “changes” the systems returns to Account Overview.

STOP/SKIP

Customers not using Wire, Bill Payment, or ACH services may STOP here and SKIP to Step 10.

Or CONTINUE

Customers using Wire, Bill Payment or ACH services please complete Steps 7 - 10 as applicable, based upon the services you use.

IMPORTANT INFORMATION ABOUT “SECURE ACCESS CODES”

As an added security feature, customers utilizing ACH and/or Wire modules will have the added protection of receiving a Secure Access Code **with each log in**. This code validates your company’s access to our system. Company administrators and each company user will receive a security access code to enable them to log into our new system. Security Access Codes are set at the company level; thus ensuring that all company users access the system in the same manner.

Enter your Login ID; bypass the Password box and click “Login.” You will be prompted to select the “Secure Access Code” delivery method which may either be via Phone Delivery, Cell/Text Message or E-mail Delivery; then, click Continue.

The one-time Security Access Code will be generated based upon the method you selected and delivered within seconds. You can elect to have the “Security Access Code” delivered to you via e-mail, Text Messaging or by phone. For your protection, the Security Access Code will be available for use only 15 minutes once generated.

Although not required, you may also elect to require single use Secure Access Codes for funds transfer requests approvals applicable to your Community Bank accounts. These approvals can be submitted to you, from your authorized users, via our new “Mobile Banking.”

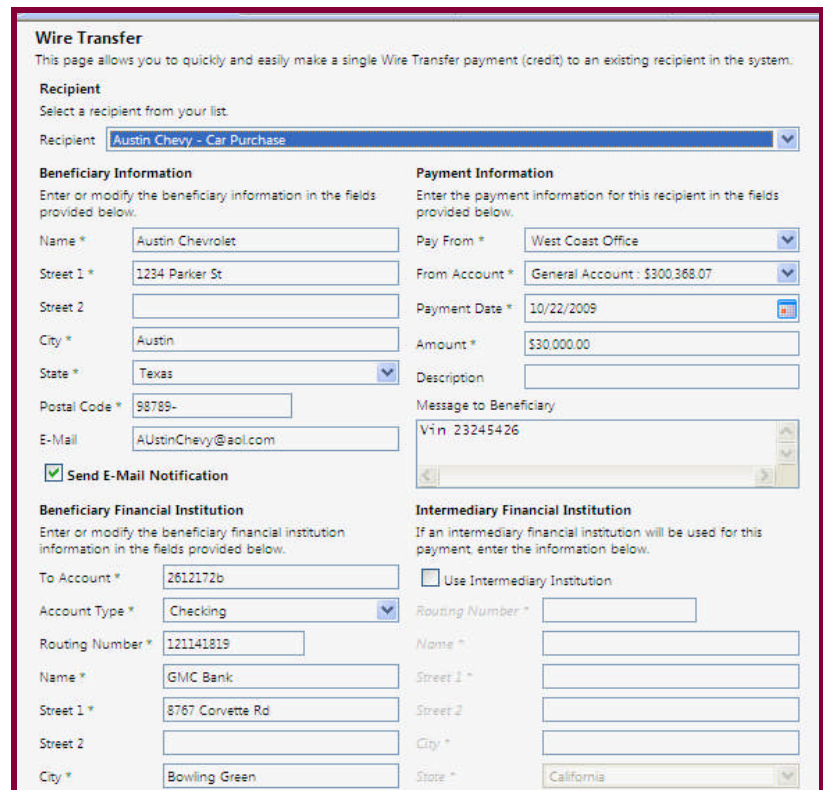
“Quicken/QuickBooks Users” – migration guides are located on our website www.cbank.com.

Additional details are provided in our Commercial cBank onLine User Manual located on our website www.cbank.com to assist you.

Step Seven – Wire Templates

Wire template information will convert; however, it will be necessary for you to validate the template information before scheduling a wire order. You must re-establish the amount, frequency, start-on and end-on dates for pre-scheduled wire orders.

- Select “Wire Transfer” from the “Commercial Menu”
- Select the recipient from the drop-down menu.
- Verify the details of the transfer.
- Update the information at any time during this process.
- You can now select an email notification to the recipient.



Wire Transfer
This page allows you to quickly and easily make a single Wire Transfer payment (credit) to an existing recipient in the system.

Recipient
Select a recipient from your list.
Recipient: Austin Chevy - Car Purchase

Beneficiary Information
Enter or modify the beneficiary information in the fields provided below.

Name * Austin Chevrolet
Street 1 * 1234 Parker St
Street 2
City * Austin
State * Texas
Postal Code * 98789-
E-Mail AustinChevy@aol.com

☒ Send E-Mail Notification

Payment Information
Enter the payment information for this recipient in the fields provided below.

Pay From * West Coast Office
From Account * General Account : \$300,368.07
Payment Date * 10/22/2009
Amount * \$30,000.00
Description
Message to Beneficiary Vin 23245426

Beneficiary Financial Institution
Enter or modify the beneficiary financial institution information in the fields provided below.

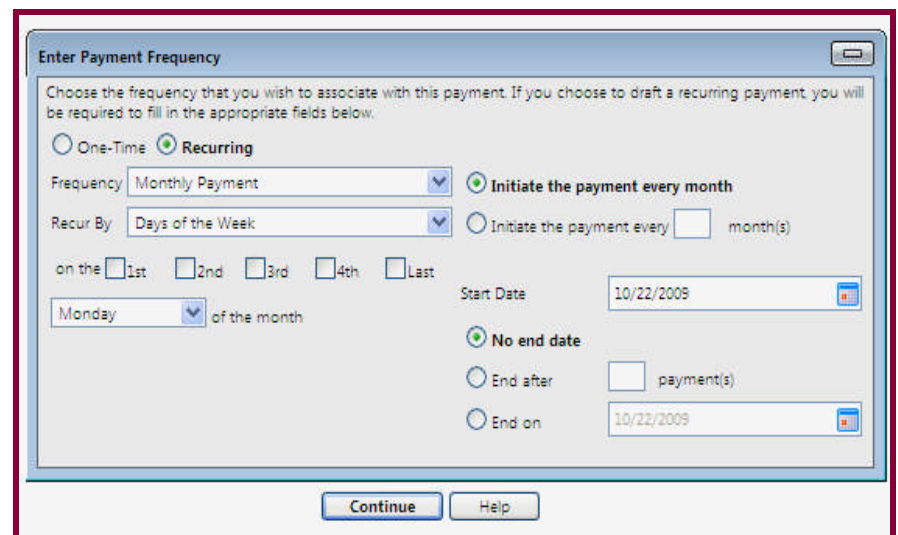
To Account * 2612172b
Account Type * Checking
Routing Number * 121141819
Name * GMC Bank
Street 1 * 8767 Corvette Rd
Street 2
City * Bowling Green

Intermediary Financial Institution
If an intermediary financial institution will be used for this payment, enter the information below.

☐ Use Intermediary Institution
Routing Number *
Name *
Street 1 *
Street 2
City *
State * California

To re-establish the frequency you will need to expand the “Enter Payment Frequency” field.

- Enter the Payment Frequency.
- Click, “Continue”
- You will be presented with a screen allowing you to Approve, Draft or Cancel the transaction.
- Selecting DRAFT will save the transaction for later approval (i.e., it will not result in a payment or transfer).



Enter Payment Frequency

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

☐ One-Time ☒ **Recurring**

Frequency Monthly Payment ☒ **Initiate the payment every month**
☐ Initiate the payment every month(s)

Recur By Days of the Week
on the ☐ 1st ☐ 2nd ☐ 3rd ☐ 4th ☐ Last
Monday of the month

Start Date 10/22/2009
☒ **No end date**
☐ End after payment(s)
☐ End on 10/22/2009

Continue **Help**

Step Eight – Bill Payments

Bill payment information such as payee, address and account number will migrate; however, you must re-establish the amount, frequency, start-on and end-on dates for your scheduled payments. Please note you are able to schedule payments up to a year in advance of the due date. You can now receive bills from your billers/creditors electronically.

Important: You must re-establish bill payments scheduled for processing from November 18th forward. Bill payments scheduled, through the current system, which have processing dates from November 18th and forward will not be processed. Please re-establish all bill payments through the new system on November 17th.

RECEIVING E-BILLS - Receiving bills electronically is a great benefit for anyone. Use Bill pay, especially if you don't want the hassle of paper bills. Once you have set up your E-bills, you will also see an icon next to your bill on the "Payment Center" page to remind you of your bill status.

ENABLING E-BILLS - Not only can you receive your E-Bills directly to your account, you can even request that an E-Bill notification be sent directly to your personal email account. You can enable E-Bills by clicking the "E-Bill Sign Up" icon from the Payment Center page or "Manage My Bills."

- Click on Bill Payments to the left of the screen.
- Select and edit each bill payment, entering payment details.

The screenshot shows the 'Pay Bills' interface. At the top, there is a 'Pay From' dropdown menu set to '*54321' and an 'Available Balance' of '\$3,032.70'. Below this is a table with columns: Features, Biller Name, Amount, and Pay Date. The table lists several bills: ABC Mortgage, American Natural Gas, Credit First Visa, National Power Company, Western Auto Finance, Joe's Lawn Care, and Kelly Thomas. Each row has a checkbox in the 'Features' column and a 'Make Payments' button at the bottom right.

Features	Biller Name	Amount	Pay Date
☐	ABC Mortgage *45578	\$	
☐	American Natural Gas *55734	\$	
☐	Credit First Visa *1055	\$	
☐	National Power Company *0948	\$	
☐	Western Auto Finance *5521	\$	
☐	Joe's Lawn Care *57512	\$	
☐	Kelly Thomas	\$	

Make Payments

- You can select or remove the accounts for Bill Payment usage from the "Manage Bill Payments" screen.

The screenshot shows the 'Manage Bill Payment' interface. It includes a title 'Manage Bill Payment' and a subtitle 'Options on this page allow you to configure your Bill Payment options on this system.' Below this is a section titled 'Available Funding Accounts' with a description: 'Select additional accounts from which you would like to pay bills. The original account with which you enrolled in the Bill Payment service cannot be removed.' A table lists available accounts with checkboxes, account numbers, descriptions, and display names.

	Account Number	Description	Display Name
☐	XXXX0003		Petty Cash Account
☐	XXXX0027		General Account
☐	XXXX0038		Payroll Account
☐	XXXX0086		Postage Account
☐	XXXX0094		Transportation Account
☐	XXXX0370		Employee Fund Account
☐	XXXX9393	Commercial	Money Market Savings
☐	XXXX9539		General Savings

Step Nine – ACH & Tax Payment Processing

ACH Processing - ACH template and recipient information will migrate; however, it will be necessary for you to validate that each transaction type is valid. The Recipient payment process has changed. Recipients can now be tied to multiple transactions (i.e. Payroll, Wire, ACH Single Payment, Collections & Receipts,) simply go to manage recipient, double click on a recipient and add a payment.

Managing a Recipient - The Manage Recipients page allows you to add new recipients and edit or delete existing ones. Once you have entered a recipient, you can also add one or more payment templates for later use. Recipients and saved templates are used when initiating Payroll, ACH Payments, ACH Receipts and Wire Transfers from the respective commercial payment menus in online banking.

To add a payment type to a recipient select “Recipient” from the “Commercial” menu and double click on the “Display Name” you wish to select.

Display Name	Name	E-Mail Address
Austin Chevy	Austin Chevrolet	AUstinChevy@aol.com
Bowmans	Bowmans Office Supp	Bowmans@aol.com
Brent Woods	Brent Woods	bwoods@aol.com
International Recipient Inc	Oil Company	

You will be presented with the “Edit Recipient” screen. You can update a recipient’s information or add a payment.

Edit Recipient - Austin Chevrolet		
This page lists recipients that you have created. Double-click on a recipient to review recipient details and associated payment relationships. To add, edit or remove recipients, choose an action from the drop-down box.		
Recipient Information Enter information for this recipient:		
Name *	Austin Chevrolet	
Display Name *	Austin Chevy	
☐ International Recipient		
Street 1	1234 Parker St	
Street 2		
City	Austin	
State	Texas	
Postal Code	98789-	
E-Mail	AUstinChevy@aol.com	
☒ Send E-Mail Notifications		
Manage Payments This section lists the payments for this recipient.		
Add Payment [X] [Print]		
Type	Template	Amount
Wire Transfer	Car Purchase	\$30,000.00
Submit Help		

Adding a Payment to a Recipient

When you choose to “Add a new payment,” you are directed to the “Add New Payment” page. This page will allow you to create and save a payment template that can be used when initiating a transaction for this recipient.

The screenshot shows a web form titled "Add New Payment for Recipient Austin Chevrolet". Below the title is a subtitle: "Complete and submit this form to setup a payment template for this recipient." The form is divided into several sections:

- Payment Information:** Includes a dropdown for "Payment Type" (currently showing "ACH Single Payment" with a list of options: ACH Single Payment, ACH Single Receipt, Payroll, ACH Payments, ACH Collections, Wire Transfer), and text input fields for "Amount" and "Memo/Addendum".
- Payment Template:** Includes instructions "Select an existing template or create a new template for this payment." and three radio button options: "Existing Batch" (with a dropdown), "New Batch" (with a text input), and "Single Payment" (which is selected and has a text input).
- User Template Access:** Includes the instruction "Select other users that can access this payment template." and a large empty box for user selection, with "Select All" and "Clear All" buttons at the bottom right.
- Recipient Account Information:** Includes the instruction "Enter the recipient account information in the fields provided below." and two radio button options: "Use Existing Account" and "Enter New Account" (which is selected). Below these are text input fields for "To Account *", a dropdown for "Account Type *" (currently showing "Checking"), and a text input for "Routing Number *".

At the bottom of the form are two buttons: "Submit" and "Help".

To Add a Payment:

1. This page will allow you to create and save a payment template that can be used when initiating a transaction for this recipient.
2. Once the payment data is added, click “Submit” to add the payment template to the recipient. You will be returned to the page showing the recipients information. The new payment will now appear in the list under the “Manage Payments” heading. You can repeat the process starting at step 3 to add more new payment templates.
3. Once your payment templates have been added and you are returned to the recipient’s page, click ‘Submit Recipient’ to add the new recipient to the system. The recipient and templates can now be used to initiate transactions in online banking.

Making Payroll Payments by Uploading a Payroll File - Easily import Batch files generated outside of online banking; import files from payroll software, CSV or other such files.

Payroll
This page allows you to quickly and easily make batch payroll payments (credits) based on created templates or imported payroll files.

Select or Import Batch
Select an existing batch payroll template or browse to import a NACHA-formatted file.
Batch *

Payment Information
Enter the payment information for this batch payroll request.
Pay From *
From Account *
Effective Date *

Enter Payment Frequency
Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

☒ One-Time ☐ Recurring

Frequency
Recur By
on the
 of the month

☒ Initiate the payment every month
☐ Initiate the payment every month(s)

Start Date

☒ No end date
☐ End after payment(s)
☐ End on

For Payroll payment batches that include many, changing recipients, you can upload a properly-formatted NACHA or 2- or 5-column comma separated values (CSV) files. To upload a Payroll file, follow these steps:

1. Click the Commercial tab and select "Payroll."
2. Click 'Browse' and navigate to the payroll file.
3. The system will automatically validate the format and content of the file, to include:
 - o The file is a NACHA-formatted or a 2- or 5-column CSV file.
 - o The user has the right to draft a payroll transaction.
 - o The transaction is within the user's assigned rights and limits.
 - o The offset (debit) account is one of the user's entitled online banking accounts.

NOTE: If the file does not have a valid offset or debit account, the system will prompt you to select one of your online-enabled accounts and will insert the offset account into the ACH file.

4. Pay From - auto populated by selecting a batch from the drop-down box - this is a list of any subsidiary accounts (define subsidiary accounts in Preferences/Subsidiaries).
From Account - auto populated by selecting a batch from the drop-down box
Effective Date - auto populated by selecting a batch from the drop-down box - Effective Date - must coincide with logical payroll processing dates (weekly payroll = Friday processing)
5. Click Continue.
 - A preview of the transfer appears on a screen titled Submit Transaction – choose one of the following options:
 - Approve* = *Submit transactions to the Bank for processing*
 - Draft* = *Save a draft of transactions*
 - Cancel* = *Stop transactions that have not been processed*
 - A window appears: "Are you sure you want to approve this transaction?" Click OK.

TAX PAYMENT

Make Tax Payments easily with cBank onLine. Our system now supports payments to other States. The system will default the payment debit to your main checking account. Select the appropriate payment form and schedule payments 2 business days in advance.

To Initiate a Tax Payment, select “Tax Payment” from the “Commercial” Tab:

- Under Tax Authority: choose a tax from the drop-down box (Federal, State) & click on desired tax form.
- Complete Form: this section is auto populated.
- Tax Payment Detail: key in the amount, the form name is pre-populated & click “Continue.”
- A window appears: “Select CANCEL if you are unsure or wish to review the data you entered for this transaction. Selecting OK will store your transaction with the provided data. Once you have submitted the request no further data entry or modification will be permitted other than approving or canceling the transaction. Click OK to continue.
- A preview of the transfer appears on a screen titled Submit Transaction – choose one of the following options:
 - Approve* = *Submit transactions to the Bank for processing*
 - Draft* = *Save a draft of transactions*
 - Cancel* = *Stop transactions that have not been processed*
- A window appears: “Are you sure you want to approve this transaction?” Click OK.

The screenshot shows a web form titled "Tax Payment". Below the title is a descriptive sentence: "This page allows you to quickly and easily make a Tax payment (credit) to a supported Tax Agency." Under the heading "Tax Authority and Forms", there is a instruction: "Select a tax authority from the drop-downlist, then double-click to select the required form from the available forms for that authority." A dropdown menu for "Tax Authority" is set to "Federal Tax (IRS)". Below this is a scrollable list of tax forms, including Form 1041A, Form 1042, Form 1065, Form 1066, Form 1120, Form 1120DISC, Form 11-C, Form 2290, Form 2438, Form 3520, Form 4720, Form 5227, Form 5811, Form 6069, and Form 706GS(D).

Please note: If you want to add Tax Payments through this service, you must first sign up through the applicable tax agency.

Step Ten – Mobile Banking

Choose how you bank, with cBank onLine you make the decision that best suits your immediate needs. Mobile Banking from Community Bank offers you access to your accounts anytime, anywhere, right from your cell phone. Just log on to the system via your web-enabled cell phone or smart phone and you will have access to account balances, history, alerts and funds transfer capabilities 24/7, wherever you are.

To enroll for this new feature:

- Log in to cBank.com onLine. Under the Preferences menu, select Mobile.
- On the Mobile Enrollment tab, select the box next to "Yes, enable my User ID and Password for use on my mobile device."
- Select to have the web address sent to your e-mail (if you are able to read email on your phone).

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | **Mobile Authorizations**

Mobile Enrollment
Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.

☒ **Yes, enable my User ID and Password for use on my mobile device**

Mobile Access
You can access our mobile services via most mobile phone browsers at:
 <https://secure53.onlineaccess1.com/CommunityBankMobile/Default.aspx>

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.
E-Mail Address:

- Select the Mobile Authorizations tab and create a four-digit Mobile Authorization Code (MAC). Your MAC will allow you to conduct or authorize transactions such as transfers in Mobile Banking.
- Click Submit Changes. You are now ready to use Mobile Banking.

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | **Mobile Authorizations**

Mobile Authorization Settings
Enter your desired Mobile Authorization Code and preferred phone and e-mail delivery preferences.

Mobile Authorization Code:
 Your code should be numeric and exactly 4 digits in length

E-Mail Address 1:
E-Mail Address 2:
E-Mail Address 3:

Phone Number 1:
Phone Number 2:
Phone Number 3:

Mobile Authorization Enrollment
Choose the transaction types for which you agree to be an eligible approver, upon request.

☐ External Transfer
☐ Funds Transfer

How to Use Mobile:

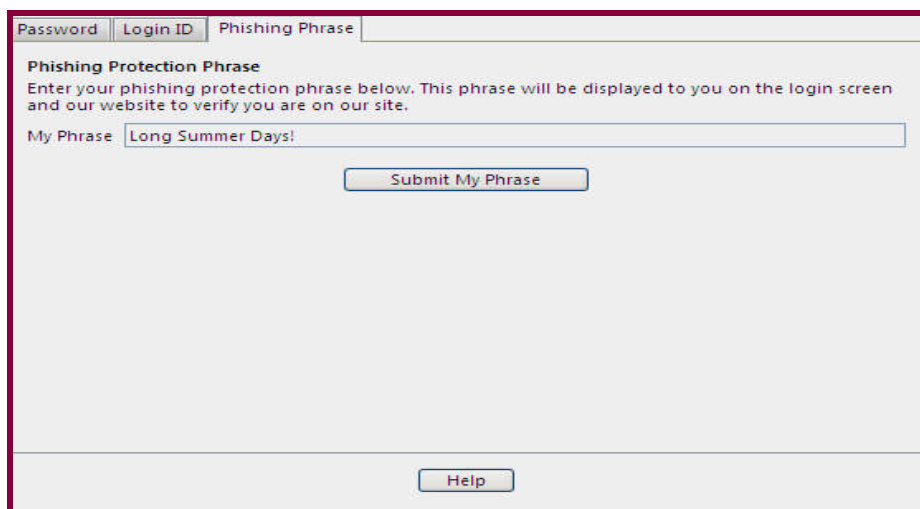
- On your web-enabled cell phone open the emails from the Bank and click on the link provided.
- Log in using your cBank online, "Login ID" and "Password."
- Select an account to view account balances, or select a menu option to view details, review history, make transfers, authorize release of wires or ACH batches, or view messages and alerts.

Preferences – Security – Phishing Protection Phrase

You can add a phishing phrase that protects you from potential phishing attempts. Your unique phishing phrase will be displayed over the online banking login to ensure that you are on our website, and not a fake site. Follow these steps to add or change your phishing phrase:

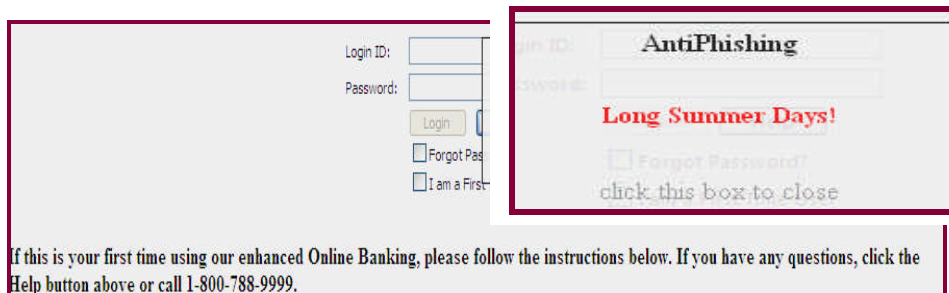
To add a Phishing Phrase:

- Under Preferences select “Security” and click on “Phishing Phrase.”
- Enter a unique, personal phrase that you will recognize.
- Click the “Submit My Phrase” button.



The screenshot shows a web interface with three tabs: "Password", "Login ID", and "Phishing Phrase". The "Phishing Phrase" tab is active. Below the tabs, the text reads: "Phishing Protection Phrase. Enter your phishing protection phrase below. This phrase will be displayed to you on the login screen and our website to verify you are on our site." There is a text input field labeled "My Phrase" containing the text "Long Summer Days!". Below the input field is a button labeled "Submit My Phrase". At the bottom of the page is a "Help" button.

- The very next time you log in to cBank onLine you will be prompted to click on your personal phrase.



The screenshot shows the login screen with fields for "Login ID:" and "Password:", a "Login" button, and links for "Forgot Password?" and "I am a First-time User?". An "AntiPhishing" overlay box is displayed in the foreground. The overlay has a title bar "AntiPhishing" and contains the text "Long Summer Days!" in red, "Forgot Password?" with a link icon, and "click this box to close" at the bottom. Below the login fields, there is a note: "If this is your first time using our enhanced Online Banking, please follow the instructions below. If you have any questions, click the Help button above or call 1-800-788-9999."

Just click on the “AntiPhishing” box to reveal the Login ID and Password fields.

Please note: This “Site Tag” is cookie-based, if cookies are deleted the phrase may no longer be visible; you must reestablish the Site Tag™ phrase.

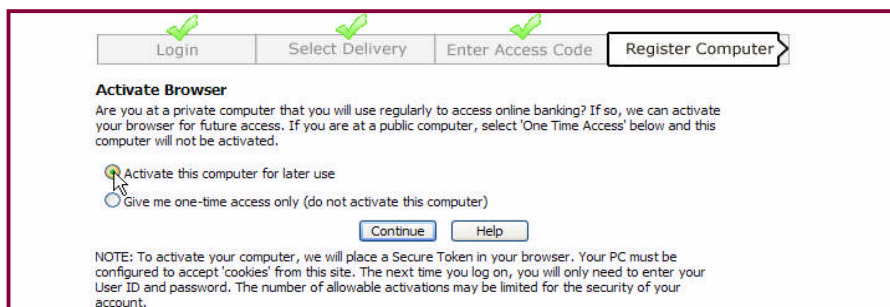
Signing Off

When you are finished updating your account preferences or any time you log into our system, utilizing “Sign-Off” to end an online banking session is a best practice and ensures the privacy of your account information. The Sign Off button is located on the bottom left of the screen.



Upgrade Notice

On December 15, 2009, you will be required to verify your online identity with a one-time “Security Access Code.” This strengthens the safeguards in place and adds an extra layer of security. When you log in the following screen will appear.



To register your computer - You will see the following screen after you log in. It will state in bold black print: **“You are Required to Register this Computer.”** This screen will require you to get a “Secure Access Code” the same way the “First Time User” or “Forgot Password” screens do. Please read the instructions carefully. Select your delivery method and click “Continue.”

The Registration Screen offers you two options.

- If you will be using this computer on a regular basis then you will want to select “Activate the computer for later use.”
- If you will be using this computer only once such as a computer at a Hotel, Airport or other public facility, then you will want to select “Give me one time access only (do not activate this computer).”

Click on “Continue” and you will be taken to the “Accounts Overview Page.”

The Browser Registration is good for twelve months unless you delete your cookies. If you delete the Security Cookie, you will have to register your Browser again. If your browser security is set to not allow cookies, you will need to enable cookies for our site.

If you use other computers on a regular basis, you may want to add your Cell Phone Number on your Secure Code delivery options screen.

In order to change or add a secure access phone number or email address, click on “Security” under “Preferences” on the side menu after you have logged into your Online Banking Account.

We're Here to Help You

We hope that this quick step overview will assist you in making a smooth transition. If we can answer any questions or offer additional support along the way, please feel free to contact our cBank onLine Upgrade Hotline, 888-605-1888, Monday – Friday 7:00 A.M. to 7:00 P.M. This special support number will be available November 1, 2009 through December 15, 2009.

We value your business and thank you for choosing Community Bank.